

**Amendments To The Claims:**

1. (Currently Amended) A computer-implemented method for facilitating the administration of a subsidiary account within a database contained within a host computer comprising the steps of:

receiving, at said a host computer, a request ~~to establish~~ for a subsidiary account linked to a parent account, ~~said request identifying a parent account~~;

wherein said parent account ~~being~~ is a financial account, ~~said parent account~~ having a parent spending power, wherein said parent spending power is a credit limit for said parent account;

~~establishing linking~~, at said host computer, said subsidiary account to said parent account, ~~said subsidiary account having a subsidiary spending capacity power linked to said parent spending power~~;

wherein said subsidiary account is a financial account having a subsidiary spending power, said subsidiary spending power is a credit limit for said subsidiary account, and said subsidiary account spending power is configured to consume at least part of said parent spending capacity power to facilitate payment for a transaction; and

reducing, at said host computer, said parent spending power by an amount less than said subsidiary spending capacity power when said subsidiary account is linked to said parent account. ; and

~~establishing, at said host computer, at least one spending limit configured to affect said spending capacity.~~

2. (Currently Amended) The computer-implemented method according to claim 1, wherein said step of establishing said spending limit is based upon a maximum transaction amount allowed per transaction.

3. (Currently Amended) The computer-implemented method according to claim 1, wherein said step of establishing said spending limit is based upon a maximum transaction amount allowed per day.

4. (Currently Amended) The computer-implemented method according to claim 1, wherein said step of establishing said spending limit is based upon a maximum transaction amount allowed during a predetermined time period.

5. (Currently Amended) The computer-implemented method according to claim 1, wherein said step of establishing said spending limit is based upon a maximum transaction amount allowed at a particular merchant.

6. (Currently Amended) The computer-implemented method according to claim 1, wherein said step of establishing said spending limit is based upon a maximum transaction amount allowed at a particular chain of merchants.

7. (Currently Amended) The computer-implemented method according to claim 1, wherein said step of establishing said spending is based upon a maximum transaction amount allowed at a particular industry type.

8. (Currently Amended) The computer-implemented method according to claim 1, wherein said step of establishing said spending limit is based upon a maximum transaction amount allowed in accordance with a predetermined rate of change over time.

9. (Currently Amended) The computer-implemented method according to claim 1, wherein said step of receiving said request comprises:  
receiving said request via a means for communication selected from the group consisting of a telephone, a pager, a computer, a digital communications device, a television, a personal digital assistant, and a facsimile machine.

10. (Currently Amended) The computer-implemented method according to claim 1, further comprising the steps of:  
monitoring spending activity facilitated by at least one of said parent account and said subsidiary account; and

modifying at least one of said parent spending power and said subsidiary spending capacity power based at least in part on said spending activity.

11. (Currently Amended) A system for administering a subsidiary account within a computing system, said computer system comprising:

an account administrator module in communication with a transaction administrator module;

a settler module; and

a statement generator module,

wherein said account administrator module is configured to:

~~receive a request for one or more subsidiary accounts from a parent having linked to a parent account, said parent account including a parent account spending power, wherein said parent account spending power is a credit limit for said parent account, facilitate an establishment of one or more subsidiary accounts, said one or more subsidiary accounts including a subsidiary spending capacity power, wherein said subsidiary spending power is a credit limit for said subsidiary account, and said subsidiary spending power is less than said parent spending power, and~~

~~establish at least one spending limit in said parent account, and~~

~~affect said spending limit reduce said parent spending power by an amount less than said subsidiary spending capacity power when said subsidiary account is linked to said parent account,~~

~~wherein said transaction administrator module is configured to facilitate transactions decreasing said subsidiary spending capacity,~~

wherein said settler module is configured to facilitate providing a settling payment to a merchant, and

wherein said statement generator module is configured to facilitate generating a parent account statement.

12. (Currently Amended) A machine-readable medium having stored thereon a plurality of instructions, said plurality of instructions when executed by a processor, cause said processor to perform a method comprising the steps of:

receiving a request to ~~establish~~ for a subsidiary account linked to a parent account, said request identifying a parent account, said parent account being a financial account, and said parent account having a parent spending power, said subsidiary account being a financial account, and said subsidiary account having a subsidiary spending power, wherein said parent spending power is a credit limit for said parent account, and said subsidiary spending power is a credit limit for said subsidiary account;

~~establishing linking said subsidiary account to said parent account, said subsidiary account having a subsidiary spending capacity linked to said parent spending power, wherein said subsidiary account spending power is configured to consume at least part of said parent spending power; and capacity to facilitate payment for a transaction;~~

~~reducing said parent spending power by an amount less than said subsidiary spending capacity power when said subsidiary account is linked to said parent account. ; and~~

~~establishing at least one spending limit configured to affect said spending capacity.~~

13. (Currently Amended) The machine-readable medium according to claim 12, wherein said step of establishing said spending limit is based upon a maximum transaction amount allowed per transaction.

14. (Currently Amended) The machine-readable medium according to claim ~~12~~ 22, wherein said step of establishing said spending limit is based upon a maximum transaction amount allowed per day.

15. (Currently Amended) The machine-readable medium according to claim ~~12~~ 22, wherein said step of establishing said spending limit is based upon a maximum transaction amount allowed during a predetermined time period.

16. (Currently Amended) The machine-readable medium according to claim ~~12~~ 22, wherein said step of establishing said spending limit is based upon a maximum transaction amount allowed at a particular merchant.

17. (Currently Amended) The machine-readable medium according to claim ~~12~~ 22, wherein said step of establishing said spending limit is based upon a maximum transaction amount allowed at a particular chain of merchants.

18. (Currently Amended) The machine-readable medium according to claim ~~12~~ 22, wherein said step of establishing said spending limit is based upon a maximum transaction amount allowed at a particular industry type.

19. (Currently Amended) The machine-readable medium according to claim ~~12~~ 22, wherein said step of establishing said spending limit is based upon a maximum transaction amount allowed in accordance with a predetermined rate of change over time.

20. (Previously Presented) The machine-readable medium according to claim 12, wherein said step of receiving said request comprises:

receiving said request via a means for communication selected from the group consisting of a telephone, a pager, a computer, a digital communications device, a television, a personal digital assistant, and a facsimile machine.

21. (Currently Amended) The machine-readable medium according to claim 12, wherein the method further comprises the steps of:

monitoring spending activity facilitated by at least one of said parent account and said subsidiary account; and

modifying at least one of said parent spending power and said subsidiary spending capacity power based at least in part on said spending activity.

22. (New) The computer-implemented method according to claim 1, further comprising the step of:

establishing, at said host computer, at least one spending limit configured to affect at least one of said parent spending power and said subsidiary spending power.

23. (New) The machine-readable medium according to claim 12, further comprising the step of:

establishing at least one spending limit configured to affect at least one of said parent spending power and said subsidiary spending power.